



ACA IMPLEMENTATION APPLICATION PROCESS

Frequently Asked Questions

Where can applicants apply for Medicaid and Child Health Plan Plus (CHP+)?

- All applicants for Medicaid, CHP+ and those seeking financial assistance through Connect for Health Colorado, will complete a common application. Individuals interested in applying can do so online on [Colorado.gov/PEAK](https://colorado.gov/PEAK) or [Connect for Health Colorado](#), in person or over the phone. To submit an application by mail or fax, please contact your [local county office](#).
- The Department encourages all individuals to apply online via [PEAK](#) or [Connect for Health Colorado](#). If needed, paper applications in English and Spanish can be downloaded from the Department's site [here](#) or can be requested by contacting Customer Service at 1-800-221-3943/ TDD 1-800-659-2656. The Department will not be able to send bulk orders of the application.

How does an applicant or client know who is managing their case or file?

- The letter a client receives regarding their application or case will list who is responsible for their case along with their contact information.
- Additionally, this information can be found through PEAK. After submitting their application, the client will see a final screen in PEAK that tells them who has their application/case—this may be a county, the Department's Medical Assistance Vendor, a Medical Assistance Site or Connect for Health Colorado.

Will clients have to provide documentation to support a "reasonable explanation," or does the applicant just report the explanation in their own words?

- If the client provides a reasonable explanation for a discrepancy in self-reported information and the information that is verified by Income Eligibility and Verification System (IEVS), no additional documentation is required.



- If a discrepancy exists, an applicant will be contacted for a reasonable explanation which may include:
 - Stopped working
 - Hours changed
 - Wage or salary changed
 - Change in employment
 - Marriage, legal separation or divorce
 - Death in family
- If additional income information is needed, the required documentation for income includes check stub, employer letter, etc. will be requested of the applicant.
- If an applicant needs to provide a reasonable explanation as to why their income is different, they will need to contact the person or individual listed on the letter they received.
- Connect for Health Colorado will be using the IEVS interface to verify income provided with the initial application. The same reasonable explanations will apply if there is a discrepancy with the income used to determine eligibility for APTC.
- Once APTC income has been verified with IEVS, the case will close and will not have any follow up IEVS interfaces

Will income be verified quarterly or monthly?

- Income will be verified quarterly. Please see the response above regarding reasonable explanation, if discrepancy exists.

What is the effective date of Medicaid coverage?

- Click [here](#) for more information.

If someone applies for coverage and is offered a subsidy but was eligible for Medicaid in the retrospective months, could the client receive the retrospective Medicaid coverage?

- Yes, if someone meets all of the eligibility criteria for Medicaid they are able to obtain Medicaid coverage up to 3 months retrospectively from the date of



application, regardless if they are now eligible for a subsidy. However, backdating cannot be prior to January 1, 2014 for the expansion population.

Who must sign the application for medical assistance (i.e., application for Medicaid or Child Health Plan Plus (CHP+))?

- Only the person filling out the application (or their authorized representative) is required to sign the application to be considered complete for Medicaid and CHP+ purposes.

When applying for financial assistance to help buy health insurance through the Connect for Health Colorado marketplace, who is required to sign the application?

- For purposes of determining if an applicant qualifies for Medicaid or Child Health Plan *Plus* (CHP+), only the applicant's signature (or their authorized representative/legal guardian) is required to sign the application.

How will same-sex couples who are joined by Civil Union in Colorado be treated for tax purposes in Colorado and for household composition? Is there tax filing and tax dependent guidance for these couples?

- For guidance from the Department click [here](#).
- For information regarding tax fillings and tax dependents please contact Connect for Health Colorado online at ConnectforHealthCO.com or call 1-855-PLANS-4-YOU (855-752-6749).

Can same-sex couples who are joined by marriage in Colorado be considered in the same household for purposes of applying for Medicaid?

- Yes, effective October 7, 2014, Colorado began to recognize same-sex marriage. When applying for Medicaid same-sex couples joined through in marriage in Colorado can now apply as one household and should identify as being married. Also, same-sex couples who were married out of state in a state that permits same-sex marriage will be recognized as a married couple in Colorado for purposes of applying for Medicaid.



How can community organizations help applicants understand the exempted groups for the individual responsibility clause, specifically the exempted religious sects?

- Visit [Colorado.gov/Health](https://colorado.gov/Health) or [Connect for Health Colorado](https://connectforhealthcolorado.org) for more information.

If someone without a Social Security Number is applying on behalf of his/her child, is it in the parent's best interest to include paper income verification with the application, knowing that the parent's income will not be able to be verified electronically?

- If the parent is in the child's household then income verification/documentation will be required and requested. Documentation should not be sent proactively. Individuals can upload verifications/documentation through [Colorado.gov/PEAK](https://colorado.gov/PEAK). For steps on how to upload document click [here](#).

Can you please clarify if there is a federal law that prohibits sites from pre-screening individuals to know if they might be Medicaid or Child Health Plan Plus (CHP+) eligible?

- Federal requirements mandate a full eligibility determination must be achieved. For more information click [here](#).

Are individuals who apply for food and/or cash assistance only, but who may also qualify for Medical Assistance, prompted during the online application to also apply for Medical Assistance?

- Applicants are asked upfront at two different opportunities during the online application process which programs they would like to apply for. At both instances, applicants are able to note if they would like to apply for Medical Assistance. All applicants are encouraged to apply for all programs that they think may help meet their needs.

Where can individuals apply for Emergency Medicaid?

- Emergency Medicaid is for immigrants without legal permanent residency or Naturalization status. Emergency Medicaid only covers life and limb threatening situations, and does not cover doctor appointments or routine care. If you have questions about what Emergency Medicaid does and does not cover contact Customer Service at 1-800-221-3943/ TDD 1-800-659-2656. You can apply for coverage online, over the phone, in person or by mail. For more information on how to apply visit [Get Coverage](#).

